

In re:
Regina D. Walker
Debtor

Case No. 24-10617-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 20, 2025

User: admin
Form ID: 155

Page 1 of 3
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2025:

Recip ID	Recipient Name and Address
db	+ Regina D. Walker, 419 E Slocum Street, Philadelphia, PA 19119-1946
14858437	+ American Heritage Federal Credit Union, P.O Box 52458, Philadelphia, PA 19115-7458
14858451	+ CRATEBARR/SYNCB, PO Box 669805, Dallas, TX 75266-0757
14858448	Citizens Pay, P.O. Box, Carol Stream, IL 60197-4670
14858452	+ Doyle & Hoefs, LLC, 2043 Springwood Road, York, PA 17403-4836
14858460	Perigold Mastercard, PO Box 70267, Philadelphia, PA 19176-0267
14858457	+ loanDepot.com, LLC, PO Box 251027, Plano, TX 75025-1027
14861219	+ loanDepot.com, LLC, c/o Denise Carlon, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia PA 19106-1541

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14977728	+ Email/Text: BKRMailOps@weltman.com	May 21 2025 00:15:00	AMERICAN HERITAGE CREDIT UNION, c/o Weltman, Weinberg & Reis Co LPA, 5990 West Creek Rd. Ste 200, Independence, OH 44131-2191
14880641	Email/PDF: MerrickBKNotifications@Resurgent.com	May 21 2025 00:22:00	Ally Lending, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14858435	Email/PDF: bncnotices@becket-lee.com	May 21 2025 00:33:37	American Express, P.O. Box 6031, Carol Stream, IL 60197-6031
14872387	Email/PDF: bncnotices@becket-lee.com	May 21 2025 00:23:13	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14876465	+ Email/Text: BKRMailOps@weltman.com	May 21 2025 00:15:00	American Heritage Credit Union, c/o Weltman, Weinberg & Reis Co LPA, 965 Keynote Circle, Cleveland, OH 44131-1829
14858436	+ Email/Text: jvalencia@amhfcu.org	May 21 2025 00:15:00	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Road, Philadelphia, PA 19115-1699
14858438	+ Email/PDF: bncnotices@becket-lee.com	May 21 2025 00:22:21	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14858439	Email/Text: BarclaysBankDelaware@tsico.com	May 21 2025 00:14:00	Barclays, PO Box 13337, Philadelphia, PA 19101-3337
14858440	+ Email/Text: BarclaysBankDelaware@tsico.com	May 21 2025 00:14:00	Barclays Bank, Attn: Bankruptcy, P.O. Box 8801, Wilmington, DE 19899-8801
14858441	Email/PDF: Citi.BNC.Correspondence@citi.com	May 21 2025 00:22:03	Best Buy Credit Services, P.O. Box 70601, Philadelphia, PA 19176-0601
14872137	Email/Text: Bankruptcy.RI@Citizensbank.com	May 21 2025 00:14:00	Citizens Bank N.A., One Citizens Bank Way, Johnston, RI 02919, Mailstop JCA 115
14858445	Email/Text: Bankruptcy.RI@Citizensbank.com		

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		May 21 2025 00:14:00	Citizens One, Attn: Bankruptcy, One Citizens Plaza, Providence, RI 02903
14889202	Email/Text: megan.harper@phila.gov	May 21 2025 00:15:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14858442	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 21 2025 00:23:17	Cbna, Attn: Centralized BankruptcyDept, Po Box 790034, St Louis, MO 63179-0034
14858443	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 21 2025 00:22:01	Citi Card/Best Buy, Attn: Citicorp Cr Srvs Centralized Bankr, Po Box 790040, St Louis, MO 63179-0040
14880811	Email/PDF: Citi.BNC.Correspondence@citi.com	May 21 2025 00:23:15	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14858444	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 21 2025 00:22:05	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
14858447	^ MEBN	May 21 2025 00:09:21	Citizens Pay, PO Box 4670, Carol Stream, IL 60197-4670
14858449	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 21 2025 00:14:00	Comenity - Ann Taylor / Loft, PO Box 650018, Dallas, TX 75265-0018
14858450	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 21 2025 00:14:00	Comenity Bank/Ann Taylor, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14858459	Email/PDF: Citi.BNC.Correspondence@citi.com	May 21 2025 00:22:02	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14858454	Email/Text: collecadminbankruptcy@fnni.com	May 21 2025 00:14:00	FNBO, PO Box 2557, Omaha, NE 68103-2557
14860828	Email/Text: collecadminbankruptcy@fnni.com	May 21 2025 00:14:00	First National Bank of Omaha, 1620 Dodge St Stop Code 3113, Omaha, Ne 68197
14858453	Email/Text: collecadminbankruptcy@fnni.com	May 21 2025 00:14:00	Fnb Omaha, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
14858455	Email/Text: administrative@foundationfinance.com	May 21 2025 00:15:00	Foundation Finance Company, Attn: Bankruptcy, Po Box 437, Schofield, WI 54476
14873305	+ Email/Text: JCAP_BNC_Notices@jcap.com	May 21 2025 00:15:00	Foundation Finance Company, LLC, Jefferson Capital Systems, LLC Assignee, PO Box 7999, St Cloud, MN 56302-7999
14876632	Email/PDF: resurgentbknotifications@resurgent.com	May 21 2025 00:23:12	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14858456	+ Email/Text: bknotification@loandepot.com	May 21 2025 00:15:00	LoanDepot, Attn: Bankruptcy, 26642 Towne Center, Foothill Ranch, CA 92610-2808
14858458	Email/PDF: Citi.BNC.Correspondence@citi.com	May 21 2025 00:23:15	Macy's, PO Box 71359, Philadelphia, PA 19176-1359
14879786	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 21 2025 00:22:18	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
14858462	+ Email/Text: bankruptcy1@pffcu.org	May 21 2025 00:14:00	Police & Fire FCU, 901 Arch Street, Philadelphia, PA 19107-2495
14858463	+ Email/Text: bankruptcy1@pffcu.org	May 21 2025 00:14:00	Police & Fire FCU, Attn: Bankruptcy, 901 Arch Street, Philadelphia,, PA 19107-2495
14862662	+ Email/Text: bankruptcy1@pffcu.org	May 21 2025 00:14:00	Police & Fire Federal Credit Union, One Greenwood Square, 3333 Street Road, Bensalem, PA 19020-2022
14878703	Email/Text: bnc-quantum@quantum3group.com	May 21 2025 00:14:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14858465	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 21 2025 00:22:17	Synbc/c&b, Po Box 71746, Philadelphia, PA 19176-1746

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14858466	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 21 2025 00:23:12	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14858467	Email/PDF: Citi.BNC.Correspondence@citi.com	May 21 2025 00:22:32	The Home Depot, PO Box 70600, Philadelphia, PA 19176-0600
14876476	+ Email/Text: bknotification@loandepot.com	May 21 2025 00:14:00	loanDepot.com, LLC, 5465 Legacy Drive, Suite 400, Plano, TX 75024-3192

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14858446	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens One, Attn: Bankruptcy, One Citizens Plaza, Providence, RI 02903
14858461	*	Perigold Mastercard, PO Box 70267, Philadelphia, PA 19176-0267
14858464	*+	Police & Fire FCU, 901 Arch Street, Philadelphia, PA 19107-2495

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2025 at the address(es) listed below:

Name	Email Address
ANNE M. AARONSON	on behalf of Creditor POLICE AND FIRE FEDERAL CREDIT UNION aaaronson@dilworthlaw.com mdolan@dilworthlaw.com;ctomlin@dilworthlaw.com
DAVID M. OFFEN	on behalf of Debtor Regina D. Walker dmo160west@gmail.com davidoffenefcf@gmail.com;offendr83598@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor LOANDEPOT.COM LLC bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Regina D. Walker)	Case No. 24-10617-pmm
)	
)	
Debtor(s).)	Chapter: 13
)	
)	

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is **ORDERED** that the plan is **CONFIRMED**.

Date: May 20, 2025

For The Court

Patricia M. Mayer
Judge, United States Bankruptcy Court